

Information to identify the case:			
Debtor 1	Deborah Christine Krug		Social Security number or ITIN xxx-xx-3484
	First Name	Middle Name	Last Name
Debtor 2	John Joseph Krug III		EIN ____-____-____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Western District of Virginia		Social Security number or ITIN xxx-xx-8673
			EIN ____-____-____
Case number:	19-60827		Date case filed for chapter 7 4/12/19

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Deborah Christine Krug	John Joseph Krug III
2. All other names used in the last 8 years		
3. Address	6 Rapidan Rd Locust Grove, VA 22508	6 Rapidan Rd Locust Grove, VA 22508
4. Debtor's attorney Name and address	Mark J. Dahlberg Woehrlé Franklin Dahlberg Jones PLLC 2016 Lafayette Blvd, Ste 101 Fredericksburg, VA 22401	Contact phone 540-898-8881
5. Bankruptcy trustee Name and address	W Stephen Scott(80) PO Box 1312 Charlottesville, VA 22902	Contact phone (434) 227-5520

For more information, see page 2 >

Debtor **Deborah Christine Krug** and **John Joseph Krug III**

Case number **19-60827**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	1101 Court St., Room 166 Lynchburg, VA 24504	Hours open 8 a.m. – 4:30 p.m. Contact phone (434) 845-0317 Date: 4/12/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 17, 2019 at 01:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification required ***	Location: cr mtg, CVL, Courtroom 100, US Courthouse, 255 West Main St., Charlottesville, VA 22902
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 7/16/19 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court
Western District of VirginiaIn re:
Deborah Christine Krug
John Joseph Krug, III
DebtorsCase No. 19-60827-rbc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-6

User: admin
Form ID: 309APage 1 of 2
Total Noticed: 45

Date Rcvd: Apr 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 14, 2019.

db/jdb
tr
4740672 +Deborah Christine Krug, John Joseph Krug, III, 6 Rapidan Rd, Locust Grove, VA 22508-2025
+W Stephen Scott(80), PO Box 1312, Charlottesville, VA 22902-1312
4740670 +AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
4740674 +American Anesthesiology VA PC, PO Box 88087, Chicago, IL 60680-1087
4740678 +Best Buy/cbna, PO Box 790441, Saint Louis, MO 63179-0441
4740679 +Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
4740683 +Clinical Pathology Assoc, PO Box 100559, Florence, SC 29502-0559
4740684 +Department of Taxation - Virginia, PO 1478, Richmond, VA 23218-1478
+Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
Mason, OH 45040-8999
4740687 +Fredericksburg Emer Medcal All, PO Box 12150, Charlotte, NC 28220-2150
4740688 +Hagatna Medical Clinic, 250 Route 4, Ste 203, Hagatna, GU 96910-7110
4740690 +Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
4740691 +Laboratory Corporation of Amer, PO Box 2240, Burlington, NC 27216-2240
4740692 +Lake of the Woods Assoc Inc, 102 Lakeview Parkway, Locust Grove, VA 22508-5100
4740693 +Macy's, PO Box 9001094, Louisville, KY 40290-1094
4740694 +Mary Washington Healthcare, 2300 Fall Hill Ave., Ste 314, Fredericksburg, VA 22401-3343
4740695 +Medical Imaging of Fredericksb, 2300 Fall Hill Ave Ste., 314, Fredericksburg, VA 22401-3343
4740696 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
4740698 +PMAB, LLC, Po Box 12150, Charlotte, NC 28220-2150
4740699 +Principal Financial Group, PO Box 10360, Des Moines, IA 50306-0360
4740700 +Rappahannoc Family, PO Box 3039, Fredericksburg, VA 22402-3039
4740701 +Snowdent at Fredericksburg, 2300 Fall Hill Ave, Ste 317, Fredericksburg, VA 22401-3362
4740709 +UCI Medical Affiliates, PO Box 63418, Charlotte, NC 28263-3418

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty

E-mail/Text: mark.dahlberg1@gmail.com Apr 12 2019 22:47:40 Mark J. Dahlberg,
Woehrl Franklin Dahlberg Jones PLLC, 2016 Lafayette Blvd, Ste 101,
Fredericksburg, VA 22401
ust
+E-mail/Text: ustpreion04.rn.ecf@usdoj.gov Apr 12 2019 22:48:02 USTrustee,
Office of the United States Trustee, 210 First Street, Suite 505, Roanoke, VA 24011-1620
4740671 +EDI: AMEREXPR.COM Apr 13 2019 02:33:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
El Paso, TX 79998-1540
4740673 EDI: BANKAMER.COM Apr 13 2019 02:33:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,
El Paso, TX 79998
4740675 +EDI: CAPITALONE.COM Apr 13 2019 02:33:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
4740676 +EDI: CAUT.COM Apr 13 2019 02:33:00 Chase Auto Finance, Attn: Bankruptcy, Po Box 901076,
Fort Worth, TX 76101-2076
4740677 +EDI: CHASE.COM Apr 13 2019 02:33:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
Wilmington, DE 19850-5298
4740680 +EDI: WFNNB.COM Apr 13 2019 02:33:00 Comenity Bank/Dress Barn, Attn: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125
4740681 +EDI: WFNNB.COM Apr 13 2019 02:33:00 Comenity Bank/Wayfair, Attn: Bankruptcy Dept,
Po Box 182125, Columbus, OH 43218-2125
4740682 EDI: WFNNB.COM Apr 13 2019 02:33:00 Comenity/Fashion Bug, Attn: Bankruptcy Dept,
Po Box 18215, Columbus, OH 43218
4740685 EDI: DISCOVER.COM Apr 13 2019 02:33:00 Discover Financial, Attn: Bankruptcy Department,
Po Box 15316, Wilmington, DE 19850
4740686 +E-mail/Text: bankruptcy@firstelectronic.com Apr 12 2019 22:48:26 First Electronic Bank,
Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271
4740689 EDI: IRS.COM Apr 13 2019 02:33:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346
4740697 +EDI: NFCU.COM Apr 13 2019 02:33:00 Navy Federal Credit Union, Attn: Bankruptcy,
Po Box 3000, Merrifield, VA 22119-3000
4740702 +EDI: STF1.COM Apr 13 2019 02:33:00 Suntrust Bank, Attn: Bankruptcy,
1001 Semmes Ave Va-Rvw-6290, Richmond, VA 23224-2245
4740703 +EDI: RMSC.COM Apr 13 2019 02:33:00 Synchrony Bank, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
4740704 +EDI: RMSC.COM Apr 13 2019 02:33:00 Synchrony Bank/Amazon, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
4740705 +EDI: RMSC.COM Apr 13 2019 02:33:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
4740706 +EDI: RMSC.COM Apr 13 2019 02:33:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
4740707 +EDI: RMSC.COM Apr 13 2019 02:33:00 Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy,
Po Box 965064, Orlando, FL 32896-5064
4740708 +E-mail/Text: bankruptcy@towerfcu.org Apr 12 2019 22:47:54 Tower Federal CU,
Attn: Bankruptcy, Po Box 123, Annapolis Junction, MD 20701-0123
4740710 +EDI: WFCF.COM Apr 13 2019 02:33:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
Po Box 19657, Irvine, CA 92623-9657

TOTAL: 22

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

District/off: 0423-6

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 45

Date Rcvd: Apr 12, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2019 at the address(es) listed below:
NONE.

TOTAL: 0